	Electronic	Acl	knowledgement R	leceipt				
EFS ID:			4938274					
Application Number:			10706952					
International Application Number:								
Confirmation Number:			7773					
Title of Invention:		Systems and methods for managing a financial account based on non-credit behavior of a customer						
First I	First Named Inventor/Applicant Name:		Robert J. Greenberg					
	Customer Number:		22852					
Filer:			Jiayu Song/Astrid Blakemore					
Filer Authorized By:			Jiayu Song					
Attorney Docket Number:			5793,3093-00					
Receipt Date:		10-MAR-2009						
Filing Date:		14-NOV-2003						
Time Stamp:		15:20:51						
Application Type:		Utility under 35 USC 111(a)						
Payment	information:	_	L					
Submitted wi	th Payment		yes					
Payment Type		Credit Card						
Payment was successfully received in RAM		\$1300						
RAM confirmation Number		719						
Deposit Account								
Authorized User								
File Listin	g:							
Document	Document Description		File Name	File Size(Bytes)/	Multi Part / zin	Pages (if appl.)		

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Number

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	Amendment Submitted/Entere	1	1		
	Claims	2	11		
	Applicant Arguments/Remarks	12	19		
Warnings:					
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Warnings:					
Information:					
		Total Files Size (in bytes)	90	0410	

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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-[d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.